

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Angel Mercado  
 Felicia E. Mercado  
 Debtors

Case No. 18-10459-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Stacey  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db/jdb  
 smg +Angel Mercado, Felicia E. Mercado, 1422 Lacrosse Ave., Reading, PA 19607-2126  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14044907 +Acc Adv Agnc, 510 N Park Rd, Wyomissing, PA 19610-2941  
 14052979 +M&T BANK, c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541  
 14262989 +M&T Bank, c/o Stern & Eisenberg PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 14186800 +Mendelsohn & Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 14044917 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14105341 +Reading Area Water Authority, 1801 Kutztown Road, Reading, PA 19604-1515  
 14044922 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2020 03:30:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2020 03:30:39 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsedirecoverycorp.com Feb 11 2020 03:21:09 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14057665 +E-mail/Text: bankruptcy@bbandt.com Feb 11 2020 03:30:31 BB&T, Bankruptcy Section,  
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847  
 14044909 +E-mail/Text: bankruptcy@bbandt.com Feb 11 2020 03:30:42 Bb&t Home Improvement,  
 8007 Corporate Dr Ste D, Baltimore, MD 21236-4905  
 14044910 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Feb 11 2020 03:30:44  
 Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329  
 14044912 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 11 2020 03:30:32 Comenity Bank/bon Ton,  
 3100 Easton Square Pl, Columbus, OH 43219-6232  
 14044913 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 11 2020 03:30:32 Comenitycapital/bosco,  
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
 14044914 E-mail/Text: camanagement@mtb.com Feb 11 2020 03:30:31 M & T Bank, Po Box 844,  
 Buffalo, NY 14240  
 14084760 E-mail/Text: camanagement@mtb.com Feb 11 2020 03:30:31 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 14066570 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 11 2020 03:30:37 MIDLAND FUNDING LLC,  
 PO BOX 2011, Warren MI 48090-2011  
 14044915 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 11 2020 03:30:37 Midland Funding,  
 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 14044916 +E-mail/PDF: cbp@onemainfinancial.com Feb 11 2020 03:20:36 Onemain Financial/Citifinancial,  
 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
 14044918 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 11 2020 03:21:08  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14054955 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 11 2020 03:21:09  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14045412 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 11 2020 03:21:09  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14046762 E-mail/Text: bnc-quantum@quantum3group.com Feb 11 2020 03:30:33  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14044923 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 11 2020 03:30:29  
 Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14044911\* +Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329  
 14316647\* +Mendelsohn & Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 14044919\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
 14044920\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
 14044921\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
 14044908 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Angel Mercado tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Joint Debtor Felicia E. Mercado tobykmendelson@comcast.net  
CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T BANK cmcmmonagle@sterneisenberg.com,  
bkecf@sterneisenberg.com  
DANIEL P. JONES on behalf of Creditor M&T BANK djones@sterneisenberg.com,  
bkecf@sterneisenberg.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingchl3.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

ANGEL MERCADO  
FELICIA E MERCADO

Debtors

Chapter 13

Bankruptcy No. 18-10459-ELF

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: 2/7/20



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ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE